

In re:
Jose M. DeJesus
Elga E. DeJesus
Debtors

Case No. 23-10484-pmm
Chapter 7

District/off: 0313-4

User: admin

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Date Rcvd: Jun 16, 2023

Form ID: 318

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jose M. DeJesus, Elga E. DeJesus, 172 Petersburg Road, Lititz, PA 17543-9369

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jun 17 2023 04:41:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 17 2023 00:42:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 17 2023 00:42:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14758351	+ Email/Text: backoffice@affirm.com	Jun 17 2023 00:43:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14758352	+ EDI: CAPITALONE.COM	Jun 17 2023 04:41:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14758354	+ EDI: WFNNB.COM	Jun 17 2023 04:41:00	Cb/comenit, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
14758355	+ EDI: CITICORP.COM	Jun 17 2023 04:41:00	Cbna, Attn: Centralized BankruptcyDept, Po Box 790034, St Louis, MO 63179-0034
14758356	EDI: CITICORP.COM	Jun 17 2023 04:41:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14758357	+ EDI: WFNNB.COM	Jun 17 2023 04:41:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14758358	+ EDI: WFNNB.COM	Jun 17 2023 04:41:00	Comenity Capital/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14758359	+ EDI: WFNNB.COM	Jun 17 2023 04:41:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14758360	+ EDI: CITICORP.COM	Jun 17 2023 04:41:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
14758361	+ Email/Text: bk@freedomfinancialnetwork.com	Jun 17 2023 00:42:00	FreedomPlus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002-2340
14758362	+ Email/Text: GSBankElectronicBankruptcyNotice@googlemail.com	Jun 17 2023 00:42:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
14758363	+ Email/Text: Unger@Members1st.org	Jun 17 2023 00:42:00	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431

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14758364	+ Email/PDF: ebnotices@pnmac.com	Jun 17 2023 00:49:35	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14758365	+ EDI: RMSC.COM	Jun 17 2023 04:41:00	Syncb/Pandora, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758366	+ EDI: RMSC.COM	Jun 17 2023 04:41:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758367	+ EDI: RMSC.COM	Jun 17 2023 04:41:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758368	+ EDI: RMSC.COM	Jun 17 2023 04:41:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758369	+ EDI: RMSC.COM	Jun 17 2023 04:41:00	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758370	+ EDI: WTRRNBNK.COM	Jun 17 2023 04:41:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14758353	CAPTIAL ONE AUTO	

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2023 at the address(es) listed below:

Name	Email Address
ALAINE V. GRBACH	on behalf of Joint Debtor Elga E. DeJesus avgrbach@aol.com
ALAINE V. GRBACH	on behalf of Debtor Jose M. DeJesus avgrbach@aol.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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Information to identify the case:

Debtor 1	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-4465
	<u>Jose M. DeJesus</u>	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-5173
	<u>Elga E. DeJesus</u>	EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 23-10484-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jose M. DeJesus

Elga E. DeJesus

6/15/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.